

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: KEVIN D. KRETSINGER	§	Case No. 08-73440
TRINA M. KRETSINGER	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/28/2008.
- 2) The plan was confirmed on 05/22/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/19/2013.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$54,614.96.
- 10) Amount of unsecured claims discharged without full payment: \$52,661.28.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 16,457.15	
Less amount refunded to debtor	\$ 249.15	
NET RECEIPTS		\$ 16,208.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 957.80	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 957.80
Attorney fees paid and disclosed by debtor:	\$ 1,200.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SCHLUETER, ECKLUND, ET AL	Lgl	1,200.00	NA	NA	0.00	0.00
FIRST NORTHERN CREDIT UNION	Sec	0.00	4,842.31	0.00	0.00	0.00
BENEFICIAL ILLINOIS INC	Sec	0.00	6,323.16	0.00	0.00	0.00
FORD MOTOR CREDIT CORP	Sec	4,500.00	6,500.00	6,500.00	6,500.00	860.68
FORD MOTOR CREDIT CORP	Uns	6,857.84	4,530.30	4,530.30	413.12	0.00
WELLS FARGO BANK NA	Sec	0.00	4,435.16	3,187.40	3,187.40	0.00
ALL CREDIT LENDERS	Uns	200.00	NA	NA	0.00	0.00
AMERICAN EXPRESS CENTURION	Uns	5,567.35	5,692.11	5,692.11	519.06	0.00
EAST BAY FUNDING	Uns	4,000.00	4,513.19	4,513.19	411.56	0.00
BILL ME LATER	Uns	1,148.62	NA	NA	0.00	0.00
COTTONWOOD FINANCIAL	Uns	900.00	999.57	999.57	91.15	0.00
CHASE BANK USA NA	Uns	8,685.17	5,224.62	5,224.62	476.44	0.00
LVNV FUNDING LLC	Uns	2,500.00	1,768.35	1,768.35	161.25	0.00
LVNV FUNDING LLC	Uns	12,000.00	10,462.91	10,462.91	954.12	0.00
COMED	Uns	650.00	594.31	594.31	54.19	0.00
EAST BAY FUNDING	Uns	872.42	880.81	880.81	80.32	0.00
EAST BAY FUNDING	Uns	1,688.02	1,824.82	1,824.82	166.40	0.00
EAST BAY FUNDING	Uns	2,148.09	2,212.32	2,212.32	201.74	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
HOME DEPOT CREDIT SERVICES	Uns	4,450.84	NA	NA	0.00	0.00
HSBC BANK N/A	Uns	1,893.83	1,941.07	1,941.07	177.00	0.00
NICOR GAS	Uns	400.00	342.05	342.05	31.19	0.00
EAST BAY FUNDING	Uns	1,013.97	1,013.97	1,013.97	92.47	0.00
SECURITY FINANCE	Uns	250.00	202.00	202.00	18.42	0.00
PRA RECEIVABLES MANAGEMENT	Uns	259.36	349.58	349.58	31.88	0.00
CREDIT FIRST NA	Uns	1,200.00	1,177.01	1,177.01	107.33	0.00
PRA RECEIVABLES MANAGEMENT	Uns	4,222.03	4,334.41	4,334.41	395.26	0.00
CHASE BANK USA NA	Uns	0.00	3,500.54	3,500.54	319.22	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 3,187.40	\$ 3,187.40	\$ 0.00
Debt Secured by Vehicle	\$ 6,500.00	\$ 6,500.00	\$ 860.68
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 9,687.40	\$ 9,687.40	\$ 860.68
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 51,563.94	\$ 4,702.12	\$ 0.00

Disbursements:

Expenses of Administration	\$ 957.80	
Disbursements to Creditors	\$ 15,250.20	
TOTAL DISBURSEMENTS:		\$ 16,208.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 02/12/2014

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.